

3



DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION

(COMPLETE IF KNOWN)

Application Number	09/981,637
Filing Date	October 16, 2001
Group Art Unit	To be assigned
Examiner	To be assigned

Attorney Docket Number	4535/23
First Named Inventor	Melchior

This declaration is (check one):
☐ submitted with initial filing;
☒ submitted after initial filing;
☐ a supplemental declaration.

This application is of the following type:
☒ utility;
☐ design;
☐ national stage of PCT;
☐ divisional, continuation or continuation-in-part.

COPY OF PAPER
ORIGINALLY FILED

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

CREDIT MONITORING AND CREDIT ASSURANCE IN A FULL SERVICE
TRADE SYSTEM

the specification of which: (check one)

☐ is attached hereto; or
☒ was filed on October 16, 2001 as U.S. Application Serial No. 09/981,637 and is/was amended on _____ (if applicable);
☐ was described and claimed in PCT International Application No. _____, filed on _____ and was amended under PCT Article 19 on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby identify below, and where indicated claim foreign priority benefits under Title 35, United States Code §§ 119(a)-(d) or §§ 365(a)-(b) of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America, filed within 12 months (6 months for design) prior to this application, and have also identified below any foreign application(s) for patent or inventor's

09/981,637-034402

certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) on which priority is claimed (if any):

Foreign/PCT Application Number	Country	Filing Date (MM/DD/YYYY)	Priority Claimed	
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below (if any):

Provisional Application No.	Filing Date
60/240,818	October 16, 2000

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT International Application designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

U.S./PCT Parent Application No.	Filing Date	Status (Patented, Pending, or Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

As a named inventor, I hereby appoint the following attorney(s) or agent(s) with full power of substitution and revocation to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Seth H. Ostrow, Reg. No. 37,410
Pamela G. Maher, Reg. No. 40,712
Ralph F. Hopplin, Reg. No. 38,494
Silvana Merlino, Reg. No. 44,237
Brooke W. Quist, Reg. No. 45,030

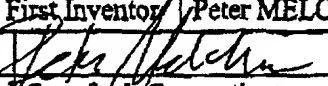
Frank J. DeRosa, Reg. No. 26,543
Leslie Restaino, Reg. No. 38,893
Matthew J. Marquardt, Reg. No. 40,997
Frederick Yu, Reg. No. 45,251
James W. Woods, Reg. No. 47,184

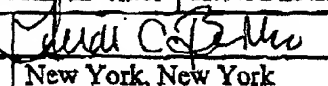
Direct all correspondence to:


Brown Raysman Millstein Felder & Steiner LLP
900 Third Avenue
New York, New York 10022

Direct all telephone calls to:

(212) 895-2000

Full Name of Sole or First Inventor	Peter MELCHIOR		
Inventor's Signature		Date	3/4/02
Residence	Stamford, Connecticut	Citizenship	Netherlands
Post Office Address	8 Ledge Brook Road, Stamford, Connecticut 06902		

Full Name of Second Joint Inventor	Heidi BENKO		
Inventor's Signature		Date	3/1/02
Residence	New York, New York	Citizenship	US
Post Office Address	259 West 15 th Street, #4E, New York, New York 10011		

Full Name of Third Joint Inventor	Jeffrey ROHE		
Inventor's Signature		Date	3/1/02
Residence	New York, New York	Citizenship	US
Post Office Address	227 Sullivan Street, #4D, New York, New York 10012		

(check one) Sheets containing additional joint inventors ☐ are, ☒ are not attached hereto.

RECEIVED
MAR -5 2002
OIPF/JC/S



03CO 4

UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office
ASSISTANT SECRETARY AND COMMISSIONER
OF PATENTS AND TRADEMARKS
Washington, D.C. 20231



CHANGE OF ADDRESS/POWER OF ATTORNEY

FILE LOCATION 03CO SERIAL NUMBER 09981637 PATENT NUMBER

THE CORRESPONDENCE ADDRESS HAS BEEN CHANGED TO CUSTOMER # 29858

THE PRACTITIONERS OF RECORD HAVE BEEN CHANGED TO CUSTOMER # 29858

THE FEE ADDRESS HAS BEEN CHANGED TO CUSTOMER # 29858

ON 02/14/02 THE ADDRESS OF RECORD FOR CUSTOMER NUMBER 29858 IS:

BROWN, RAYSMAN, MILLSTEIN, FELDER & STEI
900 THIRD AVENUE
NEW YORK NY 10022

AND THE PRACTITIONERS OF RECORD FOR CUSTOMER NUMBER 29858 ARE:

26543 37410 38494 38893 38935 40712 40997 41941 41968 42275
43457 44237 45030 45251 47184

PTO INSTRUCTIONS: PLEASE TAKE THE FOLLOWING ACTION WHEN THE
CORRESPONDENCE ADDRESS HAS BEEN CHANGED TO CUSTOMER NUMBER:
RECORD, ON THE NEXT AVAILABLE CONTENTS LINE OF THE FILE JACKET,
'ADDRESS CHANGE TO CUSTOMER NUMBER'. LINE THROUGH THE OLD
ADDRESS ON THE FILE JACKET LABEL AND ENTER ONLY THE 'CUSTOMER
NUMBER' AS THE NEW ADDRESS. FILE THIS LETTER IN THE FILE JACKET.
WHEN ABOVE CHANGES ARE ONLY TO FEE ADDRESS AND/OR PRACTITIONERS
OF RECORD, FILE LETTER IN THE FILE JACKET.
THIS FILE IS ASSIGNED TO GAU 2164.